



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

5 In re application of: Tara Chand Singhal )  
Serial No: 10/046,834 ) Art Unit  
Filed: 01/15/2002 ) 3628  
10 For: A PRIVATE AND SECURE )  
PAYMENT SYSTEM )  
Examiner: OYEBISI, OJO O. )  
15 Attorney Docket: 11195.37 )

**RCE and AMENDMENT AND RESPONSE TO OFFICE ACTION of 4-15-2008**

Commissioner for Patents  
P O Box 1450, Alexandria, VA 22313-1450

25 Sir:

This amendment and response is to the Final Office Action dated April 15, 2008. A request for continued examination (RCE) (fee \$405) along with a one month extension of time (\$60) is requested and paid for a total of \$465. This amendment and response is timely filed within the statutory period with the extension of time. Please amend the  
30 above-captioned patent application as set forth below.

The Application, as amended, is believed to be in condition for allowance. Accordingly, reexamination, reconsideration and allowance of all pending claims are respectfully requested.

**CERTIFICATE OF MAILING UNDER 37 CFR §1.8**

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail, postage prepaid, in an envelope addressed to: Mail Stop: RCE, Commissioner for Patents, P O Box 1450, Alexandria, VA 22313-1450, on

40 8/11/2008 by T. Singhal TARA CHAND  
SINGHAL, Applicant